1   1.   A method for filtering electronic mail in a system comprising an

2   electronic mail service provider, the method comprising the steps of:

3   specifying a requirement for a check, having a predetermined value, to be

4   attached to an electronic mail transmitted by a sender to a recipient; and

5   if the electronic mail comprises the check, accepting the electronic mail in

6   response to the attached check.

1   2.   The method of claim 1 and further comprising the step of requiring the

2   predetermined value to be a predetermined monetary value.

1   3.   The method of claim 1 and further comprising the step of requiring the

2   predetermined value to be a predetermined credit value.

1   4.   The method of claim 1 and further comprising the step of returning the

2   electronic mail to the sender if the check is not attached.

1   5.   The method of claim 1 and further comprising the step of the sender

2   digitally signing the check.

1   6.   The method of claim 1 and further including the step of the recipient

2   digitally countersigning the check.

1   7.   The method of claim 1 and further including the steps of:

2   the electronic mail service provider sending the electronic mail to a

3   clearinghouse for processing;

4   the clearinghouse verifying the sender's digital signature and the recipient's

5   digital signature; and

6   the clearinghouse placing a value hold on an account from which the check is

7   drawn, the value hold being equal to the predetermined value.

1   8.   A method for filtering a communication in a communications system,
2   the method comprising the steps of:
3   specifying a requirement for a predetermined value to be attached to the
4   communication transmitted by a sender to a recipient; and
5   if the communication comprises the predetermined value, the recipient
6   evaluating the communication in response to the attached predetermined value.

1   9.   The method of claim 8 wherein the communications system is a
2   telephone system and the communication is a telephone call.

1   10.   The method of claim 8 wherein the communications system is a postal
2   system and the communication is a written communication.

1   11.   A method for filtering an electronic mail in a system comprising an
2   electronic mail service provider and a clearinghouse, the method comprising the steps
3   of:
4   the electronic mail service provider receiving the electronic mail addressed to
5   a recipient from a sender;
6   the electronic mail service provider verifying that the electronic mail
7   comprises a check having a value;
8   the electronic mail service provider requesting the clearinghouse to place a
9   hold on a sender account associated with the check;
10   the clearinghouse verifying that the check comprises a signature that
11   corresponds to the sender;
12   the clearinghouse verifying that the sender account has sufficient value equal
13   to or greater than the value of the check;
14   if the sender account has sufficient value, the clearinghouse instituting the
15   hold on the sender account substantially equal to the value of the check;
16   the electronic mail service provider receiving a status of the hold; and
17   the electronic mail service provider processing the electronic mail in response
18   to the status of the hold.

1   12.   The method of claim 11 wherein the predetermined value is negotiated

2   between the sender and the recipient.

1   13.   The method of claim 11 wherein the predetermined value is determined

2   by the recipient and publicized for access by the public.

1   14.   The method of claim 11 and further including the steps of:

2   if the status of the hold indicates that the hold was not instituted, the electronic

3   mail service provider returning the electronic mail to the sender; and

4   if the status of the hold indicates that the hold was instituted, the electronic

5   mail service provider sending the electronic mail to the recipient.

1   15.   The method of claim 14 and further including the steps of:

2   the recipient countersigning the check; and

3   the recipient transmitting the countersigned check to the clearinghouse.

1   16.   The method of claim 15 and further including the step of the

2   clearinghouse transferring the value of the check from the sender account to a

3   recipient account.

1   17.   A method for filtering an electronic mail in a system comprising an

2   electronic mail service provider, a client electronic mail, and a clearinghouse, the

3   method comprising the steps of:

4   the electronic mail service provider receiving the electronic mail addressed to

5   a recipient from a sender;

6   verifying that the electronic mail comprises a check having a predetermined

7   value, a transaction identification, and an expiration date;

8   verifying that the expiration date is adequate to process the check;

9   verifying that the recipient can countersign the check;

10   requesting the clearinghouse to place a hold on a sender account associated

11 with the check;

12   verifying that the check comprises a signature that corresponds to the sender;

13   the clearinghouse verifying that the expiration date has not expired;

14   verifying that the transaction identification is unique;

15   verifying that the sender account has sufficient value equal to or greater than

16 the value of the check;

17   if the sender account has sufficient value, the clearinghouse instituting the

18 hold on the sender account substantially equal to the value of the check;

19   the electronic mail service provider receiving a status of the hold;

20   if the hold has not been instituted, the electronic mail service provider sending

21 the electronic mail to the sender;

22   if the hold has been instituted, the electronic mail service provider forwarding

23 the electronic mail to the client electronic mail;

24   the client electronic mail countersigning the check with a countersignature;

25   the client electronic mail transmitting the check to the clearinghouse along

26 with a new hold status request;

27   verifying that the hold is active;

28   verifying the countersignature;

29   if the new hold status request indicates a value transfer, transferring value

30 from the sender account to a recipient account; and

31   if the new hold status request indicates a release of the hold, releasing the hold

32 on the sender account.

1   18.   The method of claim 17 and further including the step of instituting the

2 hold for a time-limited duration.

1   19.   The method of claim 17 and further including the steps of:

2   if the countersignature is not valid, transmitting the electronic mail to the

3 sender; and

4   if the hold is not active; transmitting the electronic mail to the sender.

1   20.   A method for an electronic mail service provider to filter electronic

2   mail in a system comprising an electronic mail client and at least one clearinghouse,

3   the method comprising the steps of:

4   receiving an electronic mail addressed to an intended recipient;

5   verifying that the electronic mail comprises a check having a predetermined

6   value and an expiration date, the check being drawn on a sender's account;

7   verifying that the predetermined value is sufficient for the intended recipient;

8   verifying that the intended recipient can validly countersign the check;

9   identifying a clearinghouse of the at least one clearinghouse that can handle

10   the check; and

11   requesting the clearinghouse to initiate a hold on the sender's account for an

12   amount substantially equal to the predetermined value.

1   21.   The method of claim 20 and further including the steps of:

2   receiving a status of the hold from the clearinghouse;

3   if the status of the hold indicates that the hold is inactive, sending the

4   electronic mail to the sender; and

5   if the status of the hold indicates that the hold is active, sending the electronic

6   mail to the electronic mail client.

1   22.   A method for a clearinghouse to process an electronic mail check, the

2   check comprising a predetermined value, a sender's signature, an expiration date, an

3   intended recipient, and a transaction identification, the check being drawn on a

4   sender's account, the method comprising the steps of:

5   verifying validity of the sender's signature;

6   verifying that the expiration date has not expired;

7   verifying that the transaction identification is unique to that particular check;

8   verifying that the sender's account has sufficient value to match the check's

9   predetermined value; and

10   instituting a hold on the sender's account for an amount substantially equal to

11   the predetermined value.

1   23.   The method of claim 22 wherein the step of instituting the hold

2   includes instituting the hold on the sender's account for an amount equal to the

3   predetermined value plus a transaction fee.

1   24.   The method of claim 22 and further including the steps of:

2   receiving the check from an electronic mail client, associated with the intended

3   recipient, including a countersignature;

4   receiving a hold status request from the electronic mail client;

5   verifying that the hold is active;

6   verifying that the countersignature is valid;

7   if the hold status request indicates to release the hold, releasing the hold on the

8   sender's account; and

9   if the hold status request indicates to convert the hold to a transfer of value,

10   transferring value from the sender's account to an account designated by the intended

11   recipient.

1   25.   The method of claim 24 wherein the value transferred from the

2   sender's account is substantially equal to the predetermined value.

1   26.   A method for an electronic mail client to filter received electronic mail

2   from a sender, the method comprising the steps of:

3   receiving an electronic mail from the sender through an electronic mail service

4   provider, the electronic mail comprising a check having a predetermined value, a

5   sender's signature, and a transaction identification;

6   detaching the check from the electronic mail;

7   countersigning the check with a countersignature; and

8   transmitting the check with the countersignature to a clearinghouse for

9   processing.

1   27.   A system for filtering electronic mail comprising:

2   a clearinghouse that processes a check that is coupled to an electronic mail that

3 was sent by a sender to an intended recipient, the clearinghouse generating a check

4 status in response to the processing; and

5   an electronic mail service provider, coupled to the clearinghouse, that

6 transmits the electronic mail to either the intended recipient or back to the sender in

7 response to the check status.

1   28.   The system of claim 27 and further including a bank coupled to the

2 clearinghouse, the clearinghouse having means for accessing a sender account and an

3 intended recipient account in order to transfer value from the sender account to the

4 intended recipient account.

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1   29.   The system of claim 28 wherein the clearinghouse, electronic mail

2 service provider, and bank are coupled through the Internet.

1   30.   The system of claim 28 wherein the clearinghouse, electronic mail

2 service provider, and bank are coupled through a packet switched network.

1   31.   A system for processing a check attached to an electronic mail in order

2 to generate interest in reading the electronic mail, the electronic mail transmitted by a

3 sender to an intended recipient, the check having a predetermined value and being

4 drawn on a sender's account and comprising an expiration date and a transaction

5 identification, the system comprising:

6   means for verifying validity of the sender's signature;

7   means for verifying that the expiration date has not expired;

8   means for verifying that the transaction identification is unique to that

9 particular check;

10   means for verifying that the sender's account has sufficient value to match the

11 check's predetermined value; and

12   means for instituting a hold on the sender's account for an amount

13   substantially equal to the predetermined value.